This pamphlet is published as a guide to inform you about your DJMS Leave and Earnings Statement (LES) and what it means to you.

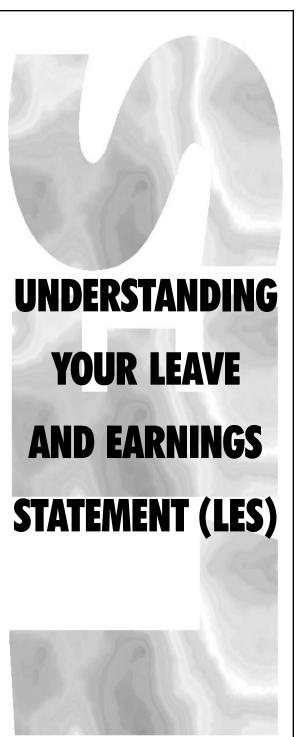
Every month, you will receive an LES showing entitlements, deductions, and allotments. If, after reading this pamphlet, you have any questions concerning your pay, check with your Disbursing Office.

REMEMBER

Your pay is your responsibility. Verify and keep your LES each month. If your pay varies significantly and you don't understand why—see your disbursing office.

Navy Family Service Centers of Hampton Roads, Virginia

NFSC Little Creek	464-7563
NFSC Norfolk	444-2102
NFSC Northwest	421-8770
NFSC Oceana	433-9675
NFSC Dam Neck	433-7150
NFSC Yorktown	887-4606
NFSC Newport News	688-NAVY



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KEY TO SECTIONS

- A Shows period covered by this LES. This LES will reflect any changes to Petty Officer Dough's pay which the Defense Finance Accounting Service Cleveland (DFAS) has processed. There may have been other changes to his entitlements, but due to mail or processing delays, they are not reflected on this LES. In most cases these changes will be reflected on the next LES.
- **B** Displays all entitlements for the period covered. Any entitlements that were earned in previous months will be added to like entitlements or allowances.
- C Displays all deductions from pay for the period covered. Any retroactive deductions will be added to like deductions.
- Displays all allotments deducted from pay for the period covered.
- E Summarizes entitlements, deductions, and allotments to provide the actual amount of the payment to be paid to the member on payday. Amount shown is the amount to be paid on the end-of-the month payday.
- F Provides the current status of Petty Officer Dough's leave account.
 - "BF Bal" (brought forward leave balance) shows the days leave carried forward from the previous fiscal year ending on 30 Sep.

"Ernd" is the cumulative amount of leave earned this fiscal year or current term of enlistment if service member reenlisted/ extended since the beginning of the fiscal year.

"Used" is the cumulative amount of leave used this fiscal year.

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DFAS Form 702, Feb 94

"Cr Fwd" is the current leave balance as of the end of the period covered by the LES.

"ETS Bal" shows the projected leave balance to Petty Officer Dough's Expiration Term of Service (ETS).

"Lv Pd" will periodically display any leave sold back to the Navy.

"Use/Lose" is the projected number of days of leave that will be lost if not taken in the current fiscal year.

- **G** Shows current federal tax information.
- Shows FICA information (Social Security tax plus Medicare tax).
- Shows current state tax information, including marital status and number of exemptions.
- J Provides information for local disbursing use.
- **K** Provides information about change in allotments, deductions, or entitlements. Indicates career sea service counter.